

**BEFORE THE DEPARTMENT OF BANKING AND FINANCE  
STATE OF GEORGIA**

In Re:

DELTA CREDIT UNION FINANCIAL SERVICES,  
affiliated entities, and associated individuals

**ORDER TO CEASE AND DESIST**

The Department of Banking and Finance of the State of Georgia ("Department") is authorized to issue an Order to Cease and Desist to any person or corporation conducting business as a credit union or other financial institution "without authority" under Chapter 1 of Title 7 of the Official Code of Georgia Annotated. O.C.G.A. §7-1-5; see §§ 7-1-91(d), 7-1-241(c), and 7-1-243

**Delta Credit Union Financial Services**<sup>1</sup>, affiliated entities, and associated individuals, according to documentation obtained by the Department, is representing itself to be a credit union located at 315 Highway 74, Peachtree City, Georgia 30269.<sup>2</sup> The Department has no record of Delta Credit Union Financial Services and has not approved this entity or any of its affiliated entities or associated individuals to organize a credit union and/or conduct business as a credit union in Georgia. Furthermore, the Department has not granted Delta Credit Union Financial Services permission to use "credit union" in its name.

The official requirements and procedures for conducting business as a credit union in Georgia are prescribed in the Financial Institutions Code of Georgia. It is unlawful to conduct and/or be affiliated with the business of a credit union in Georgia without a state or federal credit union charter. It is also unlawful to use the word "credit union" in any entity's name without the permission of the Department.

**Pursuant to O.C.G.A. §§7-1-91(d), 7-1-241(c) and 7-1-243, the Department does hereby order Delta Credit Union Financial Services, its successors and assigns, all affiliated entities, and the officers, employees and directors of Delta Credit Union Financial Services as well as all affiliated entities, to:**


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<sup>1</sup> Nothing contained in this Order applies to Delta Community Credit Union, which is chartered by the Department and legally authorized to conduct business as a credit union.

<sup>2</sup> The location purported to be used by Delta Credit Union Financial Services is an approved branch location of Delta Community Credit Union. The Department has not granted approval or permission to Delta Credit Union Financial Services to conduct the business of a credit union from this location or any location in Georgia.

- 1) Immediately Cease and Desist from using “credit union” or any derivative thereof in its name in any form, including any internet website, marketing material, signage, correspondence, and/or legal documentation that could reach Georgia consumers without the written authorization of the Department pursuant to O.C.G.A. §7-1-243.
- 2) Immediately Cease and Desist from using “credit union” or any derivative thereof in its name in any form, including any internet website, marketing material, signage, correspondence, and/or legal documentation originating from within this State without the written authorization of the Department pursuant to O.C.G.A. §7-1-243.
- 3) Immediately Cease and Desist from claiming to be a credit union, in any form, including any internet website, marketing material, signage, correspondence, and/or legal documentation that could reach Georgia consumers.
- 4) Immediately Cease and Desist from claiming to be a credit union, in any form, including any internet website, marketing material, signage, correspondence, and/or legal documentation originating from within this State.
- 5) Immediately Cease and Desist from providing any financial products or services to the citizens of Georgia by any delivery system, including the internet, while using the word “credit union” or any derivative thereof without the written authorization of the Department pursuant to O.C.G.A. §7-1-241(c).
- 6) Immediately Cease and Desist from providing any financial products or services from within this State by any delivery system, including the internet, while using the word “credit union” or any derivative thereof without the written authorization of the Department pursuant to O.C.G.A. §7-1-241(c).
- 7) Immediately Cease and Desist from engaging in the business of a credit union from within the State of Georgia and/or into the State of Georgia.
- 8) Respond to the Department by December 31, 2015 indicating the actions taken regarding compliance with the provisions of this Order. The Department may take further legal action through the State Attorney General or otherwise as authorized by law.

The above provisions are effective on December 18, 2015, the date of issuance of this Order.

  
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KEVIN B. HAGLER  
Commissioner  
Department of Banking and Finance  
State of Georgia